



LOCAL HELP FOR PEOPLE WITH MEDICARE

# SHIP's

Fall 2013

# Log

Your Health Insurance  
Counseling Newsletter

SHIP - Indiana Department of Insurance, 714 W. 53rd Street, Anderson, IN 46013

[www.medicare.in.gov](http://www.medicare.in.gov)

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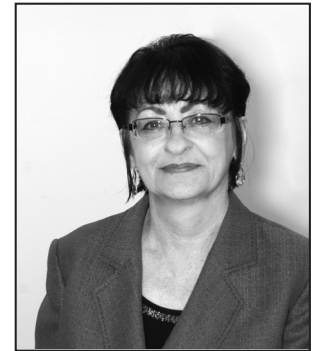
To comment on this edition or submit articles or information for future editions, contact Sarah Reimmuth (317) 572-7726 or email: [sarahship@thenewcreative.com](mailto:sarahship@thenewcreative.com).

## Director's Helm

By: Cheryl St. Clair, SHIP State Director

### Ready to Set Sail!

I hope that we are all ready for this year's Annual Enrollment Period. I anticipate that our call volume will spike due to questions regarding the Affordable Care Act (ACA) and changes that impact the uninsured. Remember that the new health insurance exchanges will not include Medicare products, and we will continue to send out our lists of Medicare plans as we have in the past when that information is made available. People with Medicare can use the Indiana health insurance exchange to enroll in additional coverage for dental and vision. Our 800 call center is preparing for the increase in call volume and requests for information packets. Keep our girls in the call center in mind if you have some extra time to take 800 calls or are willing to take call backs.



I suspect that there will be some people with Medicare who will be confused about the ACA Initial Open Enrollment vs. the Medicare Annual Enrollment Period. When you attend our Fall trainings, you should be prepared to learn the latest information. SHIP is doing all that it can to make sure that every person with Medicare in Indiana knows that the Medicare AEP will still end December 7th. You will be able hear our radio spot on your local radio station starting October 15. There will also be local newspaper ads or press releases. Any effort you make in your local community is an added benefit to our outreach. Let us know at the State Office if you have any special activities planned so we can post it on our website [www.medicare.in.gov](http://www.medicare.in.gov).

Your sponsoring agency may be having local events for enrollment assistance during the Annual Enrollment Period. SHIP can still provide paid newspaper ads, but SHIP cannot help with refreshments or giveaways due to federal restrictions. Many Medicare Mondays

# John Williams: Counselor Q & A

If you are like me, you are busy and your time passes quickly. Certainly, that has been true for me since I retired from SSA and began working with SHIP 18 months ago. As SHIP's Medicare Specialist and Social Security resource person, I participate in many training and outreach events and interact with many counselors and clients. I also monitor and reply to emails submitted to shipcounselor411@gmail.com. In September and October I will conduct several of SHIP's Fall Update Trainings statewide.

I encourage SHIP counselors and clients to contact me by cell phone at (765) 617-8668 or email at jwilliams.ship@att.net to get help with Medicare or Social Security related problems. At this time, I will continue to provide SHIPcounselor411 service for Counselor's Medicare questions.



John Williams, SHIP  
Medicare Specialist

Here are a few Social Security related Medicare questions I recently received from SHIP counselors along with my answers:

## **Benefit amounts and changes to disability...**

**Q:** My disabled client needs additional income to pay increased out-of-pocket medical expenses not covered by Medicare. Will monthly Social Security disability benefits increase if a beneficiary's original medical impairments get worse or new health problems develop?

**A:** No. SSA does not base Social Security disability benefits on the severity of a beneficiary's disability. Instead, benefit amounts are based on the amount of a beneficiary's lifetime earnings record before becoming disabled.



## **Part D premium deductions after canceling coverage...**

**Q:** A high income client canceled Part D coverage but SSA continued to deduct a Part D Income Related Monthly Adjustment Amount (IRMAA) from her Social Security payments. What should she do?

**A:** SSA will reimburse beneficiaries for improper Part D IRMAA deductions. CMS should tell SSA when to stop charging them after a beneficiary cancels Part D coverage. Your client should call 1-800-MEDICARE to make sure CMS knows she is no longer enrolled in a Part D plan. CMS needs to notify SSA to stop deducting an IRMAA from Social Security payments.

## Hoosier Rx - assets don't count...

**Q:** An elderly low income client was told she would not qualify for Part D Extra Help because of the value of several undeveloped lots she owns in another state. When determining Part D Extra Help eligibility, will SSA count my client's non-home real property as a resource?

**A:** Yes. However, your client should apply for Extra Help anyway. If SSA denies her application because her resources are too high, she may be eligible for Hoosier Rx which does not count resources when determining eligibility for its benefits.

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## Paying Part D plan...

**Q:** A high income client pays monthly premiums directly to his Part D plan. Why can't he pay his Part D Income Related Monthly Adjustment Amount (IRMAA) directly to his plan too?

**A:** By law, SSA must deduct a beneficiary's IRMAA from his Social Security payments. If the Social Security payment is less than the amount owed, CMS (or RRB) will bill the beneficiary for the remaining IRMAA due.

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## Part B - no SEP during IEP...

**Q:** A client refused Part B because of continuing group health insurance coverage based on his wife's active employment. Because he turned 65 in June 2013, September is the last month of his Initial Enrollment Period (IEP). He will lose group coverage at the end of October when his wife retires. I think he will get a Special Enrollment Period (SEP). When should he enroll in Part B so that it will begin November 1?

**A:** He should enroll in October for Part B to start November 1. Because IEP and SEP rules are different, your client's Part B start date would be different depending on the month he enrolls. IEP and SEP months cannot overlap. Your client's IEP ends September and his SEP begins October. He should enroll during his SEP rather than his IEP. If he enrolls in September, the last month of his IEP, Part B would start December 1. However, if he enrolls in October, the first month of his SEP, Part B would start November 1.

## A "Thank You" to John Williams

Thank you for directing me to John Williams - what a nice man - he responded to me in a timely manner and was extremely helpful and knowledgeable. Wish the world had more people like him. I have had a nightmare and hopefully the light is about to come on now! Thank you again.

-- SHIP Counselor, Sharon Norman



**Susan Spilly,**  
Special Populations Coordinator

Greetings Counselors! As you can see from the pictures below (yikes! I need Photoshop...quickly) I do a lot of education events around the state. A big part of my job at SHIP is outreach to both counselors and clients alike. I do this, in large part, by visiting our sites and giving presentations. I have found it's easier to "sell" a Medicare BINGO presentation than a "presentation on Medicare".

I provide all of the supplies and the prizes for the presentation/game. Everyone wins something and a few lucky people win a big prize. Well, "big" is a relative term in this context, since I shop the Dollar Store for the "big" prizes. The added bonus is that people really enjoy themselves and report learning about their benefits while having FUN. I enjoy it, too.

If your site or a senior group to which you belong would like to have a Medicare BINGO presentation, please contact me by email. I am booking presentations for early 2014, which will be here before we know it!



Susan Spilly (above) calls the shots during Medicare Bingo at Senior Day at the Orange County Fair on July 17. It was 96 degrees in the shade, but the building was wonderfully air conditioned. Also pictured above are Ship Counselor/Deputy Director of Aging for Area15/Hoosier Uplands, Trudy Wells. The day included lunch, SHIP and IRCIL presentations, karaoke, and bingo. Lorealee Moore is shown assisting with BINGO (right). (Above right) Susan Spilly hosts another Medicare Bingo at Jamestown Apartments in Seymour.





# Advantage Plans and Sequestration Fees

Medicare beneficiaries might want to verify that their physicians and health care providers are not passing along a mandatory sequestration of 2% to them. These charges have been found at times to appear on MSNs, and beneficiaries are lead to believe they need to pay this. This is not allowed if the provider accepts assignment.

On a related note, health care providers that contract with Medicare Advantage plans should check their agreements to make sure their payments aren't erroneously being cut by 2% as part of sequestration. CMS clarified in a May 1 memo to Medicare Advantage organizations and others that sequestration does not mandate a 2% reduction of reimbursement to Medicare Advantage plan contracted providers.

Medicare Advantage plans themselves are subject to the 2% reductions; however, Medicare Advantage plans cannot pass along sequestration cuts to providers unless their contracts with specific providers permit the pass-through. If providers determine that their contracts don't permit these cuts, they should consider challenging the reductions as contrary to their participation and network agreements.

## Important Note to SHIP Counselors

***Have big travels in your near future?***

***Need to take care of some health or family obligations?***

Please, let your Area Manager know. Indiana SHIP's numbers and funding are directly affected by the number of Client Contact forms in relation to the number of ACTIVE counselors we have.

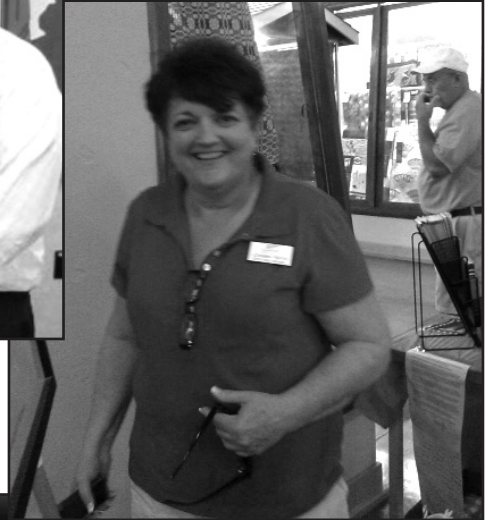
If you need to take a brief leave of absence, SHIP is happy to accommodate. By reporting you as temporarily inactive, you can help our overall numbers greatly! Please let your fellow counselors know this important detail.

$$\begin{array}{l} \text{\# of CC forms enter} \\ \div \\ \text{\# of Active Counselors} \\ \hline = \text{SHIP's Overall Standing} \end{array}$$

# SHIP Event Photos



(above) John Williams, SHIP Medicare Specialist gave a presentation to the Social Security Administration office on June 5. Shown in the photo are (L-R) Nathalia Hanna, John Williams, Vanessa McClendon and Chris Maher.



(top right) Area Manager, Lorealee Moore, enjoys a shift at the Indiana State Fair SHIP booth in August.



(right) Larry Miller trains a group of Service Coordinators at Glick properties in July.



Christel Snow attended the Alzheimer's and Dementia Services of Northern Indiana. She is shown sitting on far right. This was the first time the Alzheimer's association has held an event in NWI.

# SHIP Event Photos



(above) SHIP Counselors Joann Wilson and Alice Jenkins from Heritage Place work at the Indiana State Fair.



(above right) Marjorie Willer counselor at Margaret Mary Hospital Batesville .... Decatur Co Memorial Hospital Wellness Expo.



(right) Nannie Alldredge and her daughter, Olivia (shown on right) worked at the Indiana Masonic Heritage Day in Franklin on September 8.



(above) Susan Spilly and Lorealee Moore prepare their table for National Night Out in Seymour, August 6.

(right) Susan Spilly shares her SHIP knowledge at Black Expo 2013.





# Area Managers' Updates



**Nannie Alldredge,**  
Central/Northeast Area Update

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Hello Everyone!!! I enjoyed seeing many of you during our fall update training. Fall is my favorite time of the year. The colors on the trees. The cooler weather. Medicare's Open Enrollment. As we gear for this year's open enrollment, I would like for you to remember that the state office is here to help. 1-800-Medicare is here too. Do not think that

you are alone.

Mary and I would like to thank everyone for your thoughts, prayers and words as we take care of our Mother. She is improving but it will be a long road ahead.

## Pumpkin Poem

*When all the cows were sleeping  
And the sun had gone to bed,  
Up jumped the pumpkin,  
And this is what he said:*

*I'm a dingle dangle pumpkin  
With a floppy floppy hat.  
I can shake my stem like this,  
And shake my vine like that.*



**Michael Halling,**  
SWIRCA & More, ADRC Coordinator  
SHIP Local Coordinator

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My, oh my, how time flies by. Summer is almost gone and fall draws near. Once again, we find ourselves getting ready to gear back up for the Medicare Open Enrollment period. SWIRCA & More will be hosting several Annual Open Enrollment events and we will need all hands on deck. Speaking of which, I would like to take this time

to recognize our newest volunteer SHIP Counselors: Phyllis Truitt, Theresa Brett, Carol Mangold, and Debbie Staley. We appreciate your desire to assist and I look forward to working with you. To accommodate our increase in SHIP volunteers and to make our SHIP counselors more accessible to the public, SWIRCA & More has made some renovations to their Aging and Disability Resource Center. Instead of being tucked away in the back of the SWIRCA building, SHIP Counselors will now be located in the front office and have more space for one-on-one counseling. We anticipate assisting more Medicare beneficiaries this Enrollment Period than we ever have in the past and are looking forward to it. Now bring on the fall weather!



# Area Managers' Updates



**Christel Snow,**  
Northern Indiana Area Update

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Welcome everyone to Fall Update training. With the change in the weather the AEP (Annual Enrollment Period) must be just around the corner.

Welcome aboard to SHIP counselors that recently completed new counselor training at Real Services, Area 2 Agency on Aging.

Bon voyage to Bob Lutz, Local Coordinator, Michigan City Senior Center, he is retiring from SHIP and has been a dedicated counselor for 17 years (every Friday since I can remember).

Thank you for all of your hard work and dedication to the SHIP program. If your site has an Part D/Medicare Advantage enrollment event please forward them to Kaley Steblek at the SHIP office to add to the SHIP events calendar. CMS has publications, post cards, stickers and posters to help get the information to your clients on the AEP. I look forward to seeing you at your next SHIP counselor meeting.

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**Lorealee Moore,**  
Southern Area Update

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October 1, 2013 I will have been an area manager for one year! It has been a year of learning more about Medicare, meeting new people, and discovering the back roads and small towns of southern Indiana. I am a native Hoosier and have lived in Indiana my whole life and I am still amazed at all the places I have never been. I have discovered Frenchtown, Milltown, Birdseye and of course numerous other things such as Jug Rock, and the Joe Palooka statue. I would

encourage anyone that has not explored Southern IN to take a weekend and check it out. My sometime trusty travel companion Susan Spilly and I are always looking for locally owned restaurants to check out....some good some not so good but always an adventure.

The people however are the real treat of this job. One gentleman I met in southern IN was gifted with a NASCAR adventure by his family when he was in his 80's....he went to driving school and even drove a NASCAR at high speed at a track in Kentucky. Several have told me of their experiences during World War II and the Korean War. Many of the ladies tell me about how they improvised during the depression cooking and sewing garments for their families. These skills continue to serve them well as many are low income and thankful for the benefits that Social Security and Medicare provide them.

Finally but not the least important are all my co-workers. Nannie, John, Sarah, Susan, Christel, Michael, and Mary, the contractors, which I call upon weekly for advice and assistance..., thank you. The State Office staff Cheryl, Larry, Shirley, Kaley, Rita, Darlene, Elizabeth and Peggy that provide me with clerical and administrative support and keep me on task..., thank you. My counselors and local coordinators without you SHIP would not be able to assist the Medicare beneficiaries in Indiana with quality information and personal service..., thank you. Now on to year number two.

# New SMP Requirements

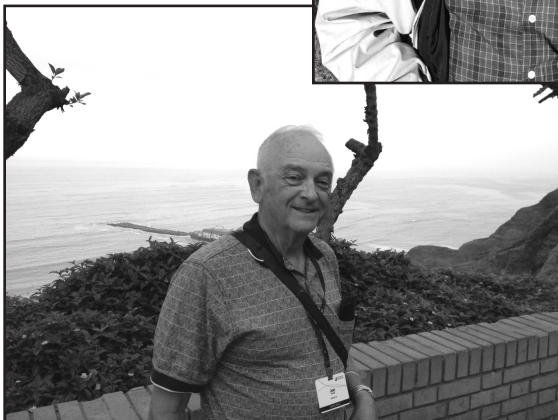
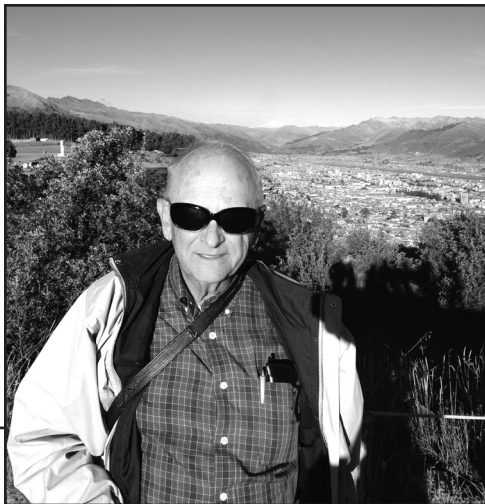
Senior Medicare Patrol (SMP) thanks you for your service. SMP staff is collaborating with the SHIP State Office to implement new risk management and screening policies required by our funding source, the U.S. Administration on Aging/Administration for Community Living. These changes only apply to SHIP-SMP Counselors that are providing counseling services outside the scope of their regular employment.

SMP staff will be in touch with you before December 1st if these changes apply to you. Because of these risk management and screening policy changes, we may need additional information or documentation from you so that you may remain dually certified as SHIP and SMP Counselors.

We look forward to working with you in this new role and will be in contact with you if we need additional information. Please contact the SMP Office at 1-800-986-3505 with your questions. Thank you again for your service; we couldn't do it without you!

-- Ronda Crist, Interim Coordinator of Volunteers, SMP

## SHIP Counselor Travels A Long Distance



SHIP Counselor, Joe Dunbar recently visited the city of Cusco, Peru (above). Joe is pictured (above right) with his school's superintendent, Jeff Hauswald at the Cusco Market and (left) overlooking the Pacific Ocean in Lima, Peru

# The Health Insurance Marketplace/Exchange

Please know that your role as a SHIP Counselor does NOT include counseling on the upcoming Health Insurance Marketplace. Your main role will be to refer to a Navigator for further assistance.

Some training on the Marketplace will be given during your Fall Update Training.

The Open enrollment period for the Exchange begins October 1, 2013. Plans and prices will be available online beginning October 1. Coverage would begin as soon as January 1, 2014. Open enrollment ends March 31, 2014.

Information for contacting a Navigator will also be available beginning October 1, 2013 as well.



**LOCAL HELP FOR PEOPLE WITH MEDICARE**

Ever find yourself in need of the SHIP logo? You can find high quality copies of the logo on our Facebook page and our Counselor Corner. You can also email Sarah to request any specific formats you may need.  
[sarahship@thenewcreative.com](mailto:sarahship@thenewcreative.com).

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## Ready to Set Sail! *continued*

or Walk-in Wednesdays have been scheduled, but consider making a similar event available if one is not scheduled in your area. People with Medicare greatly benefit from having a one-on-one counseling session during this time when the decision making process can be confusing. From October 15 through December 7, we have over 40 local enrollment events and presentations throughout the State and more being scheduled every day. Furthermore, I can't stress how important it is for you to complete Client Contact and PAM forms

for all your activities. It does make a difference when you submit your forms.

For the Medicare beneficiaries that you help, your services are priceless. Your counseling will help them manage their health care and drug costs throughout 2014. Your assistance has a true impact on their day-to-day lives. I hope that you keep in mind the difference you make in the lives of people with Medicare in your local community. Thank you all for your great efforts, and I hope for smooth sailing through the end of the year.



# **Lifeline: Affordable Telephone Service for Income-Eligible Consumers**

Lifeline is a government benefit program that provides discounts on monthly telephone service for eligible low-income consumers to help ensure they can connect to the nation's communications networks, find jobs, access health care services, connect with family and their children's schools, and call for help in an emergency. Lifeline is supported by the federal Universal Service Fund (USF).

## **What Benefits Are Available Under the Lifeline Program?**

Lifeline provides discounts on monthly telephone service (wireline or wireless) for eligible consumers. These discounts are currently set at \$9.25 per month. Federal rules prohibit eligible low-income consumers from receiving more than ONE Lifeline service per household. That is, eligible low-income consumers may receive a Lifeline discount on either a wireline or a wireless service, but may not receive a Lifeline discount on both services at the same time. Additionally, only ONE Lifeline service may be obtained per household.

Lifeline support is available to eligible low-income consumers living in group living facilities. Lifeline applicants may demonstrate when initially enrolling in the program that any other Lifeline recipients residing at their residential address are part of a separate household.

## **Who Qualifies?**

The Lifeline program is available to eligible low-income consumers in every state, territory, commonwealth, and on

Tribal lands. To participate in the program, consumers must either have an income that is at or below 135% of the federal Poverty Guidelines or participate in one of the following assistance programs:

- Medicaid;
- Supplemental Nutrition Assistance Program (Food Stamps or SNAP);
- Supplemental Security Income (SSI);
- Federal Public Housing Assistance (Section 8);
- Low-Income Home Energy Assistance Program (LIHEAP);
- Temporary Assistance to Needy Families (TANF);
- National School Lunch Program's Free Lunch Program;
- Bureau of Indian Affairs General Assistance;
- Tribally-Administered Temporary Assistance for Needy Families (TTANF);
- Food Distribution Program on Indian Reservations (FDPIR);
- Head Start (if income eligibility criteria are met); or
- State assistance programs (if applicable).

To see if you are eligible, use the Lifeline Eligibility Pre-Screening Tool on the Universal Service Administrative (USAC) website at [www.lifelinesupport.org](http://www.lifelinesupport.org).

You can apply for Lifeline through a Lifeline Program provider in your state or designated state agency. To locate a Lifeline provider in your state go to [www.lifelinesupport.org](http://www.lifelinesupport.org).